

WHEN MEDICATION OR TEST IS DENIED AND APPEAL IS REQUIRED

Your physician has prescribed a specific medication or test for your specific situation that he/she feels is appropriate. We have completed all pre-authorizations requested by your insurance company.

Your insurance company has denied you coverage for this medication or test.

You need to appeal this denial directly with your insurance company, with your employer's human relations department, and with the state insurance commissioner. You should first call your insurance plan and ask for a coverage determination, which is a written explanation of the coverage decision and why it was made. Ask for an expedited decision, which requires the plan to respond within 24 hours.

Your doctor will do pre-authorizations and peer-to-peer reviews as required by your insurance company at no charge to you. However, should you request that the doctor write a letter of appeal on your behalf, there may be a charge for each letter payable in advance. Your doctor will need to review your chart and any correspondence from your insurance company to write a letter of appeal. Letters of appeal are usually completed within 10 business days. You will be charged a fee for each letter written.

We are happy to help you in your appeal, but your personal appeal is of greatest interest to your insurance company as is an inquiry from the human relations department of your employer.

If the plan tells you that the drug is not on the formulary or that it is subject to a restriction, ask for a coverage exception. Ask if they have alternative medications available that have the same benefit. If you ask for a coverage exception, your doctor must write a supporting letter. There is a fee, payable in advance for each letter written.

If the coverage determination is not in your favor, you have 60 days to ask for a re-determination, the first level of appeal. You should ask for the re-determination as these are often successful.

You should also make an appeal to the human relations department at your employer. You can write a letter to the state insurance commissioner asking that they review the denial.

State Insurance Commissioner Bureau of Insurance
Life and Health Division
P.O. Box 1157 Richmond, VA 23218

Persistence pays off as up to 80% of denials that are appealed are reported to be ultimately approved.

[Drug or testing denials are rising in part because the insurance plans are trying to control costs by imposing "utilization management restrictions." The restrictions include step therapy for medication, which requires you to try a cheaper alternative before a pricier drug, limits the quantity of drug which your plan will cover in a certain time period, and requires increasing amounts of prior authorization, meaning that your plan must give approval before the prescription is filled.]